

In re:  
Sheena Richardson  
Debtor

Case No. 20-11888-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Apr 24, 2025

User: admin  
Form ID: 138OBJ

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2025:**

Recip ID	Recipient Name and Address
db	+ Sheena Richardson, 3329 Morning Glory Road, Philadelphia, PA 19154-1819
14490585	+ Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14490588	+ Freedom Federal Credit Union, P.O. Box 1545, Bel Air, MD 21014-7545
14490601	+ Reliance Mot, 4704 Mercantile Dr, Fort Worth, TX 76137-3605
14500452	+ Reliance Motor Credit, Innovate Loan Servicing Corporation, P.O. Box 164818, Fort Worth, TX 76161-4818

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 25 2025 00:04:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Apr 25 2025 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14658365	+ Email/Text: nsm_bk_notices@mcooper.com	Apr 25 2025 00:04:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
14490583	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 25 2025 00:04:00	Credit Collection Services, Attn: Bankruptcy, Po Box 773, Needham, MA 02494-0918
14490584	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2025 00:12:27	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14559544	Email/Text: ECMCBKNotices@ecmc.org	Apr 25 2025 00:04:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14490586	+ Email/Text: bankruptcydepartment@tsico.com	Apr 25 2025 00:04:00	Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
14510128	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 25 2025 00:04:00	LAKEVIEW LOAN SERVICING, LLC, c/o LoanCare, LLC, 3637 Sentara Way,, Virginia Beach, VA 23452-4262
14498250	Email/PDF: resurgentbknotifications@resurgent.com	Apr 25 2025 00:12:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14490590	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 25 2025 00:12:00	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14717973	+ Email/Text: nsm_bk_notices@mcooper.com		

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14654029	^ MEBN	Apr 25 2025 00:04:00	Lakeview Loan Servicing, LLC, C/O RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
14881893	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 25 2025 00:01:22	Lakeview Loan Servicing, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14492469	+ Email/Text: RASEBN@raslg.com	Apr 25 2025 00:04:00	Lakeview Loan Servicing, LLC, C/O Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
14490589	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 25 2025 00:04:00	LoanCare LLC, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
14492338	Email/PDF: cbp@omf.com	Apr 25 2025 00:11:59	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14490593	+ Email/PDF: cbp@omf.com	Apr 25 2025 00:28:09	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14490594	+ Email/Text: bankruptcygroup@peco-energy.com	Apr 25 2025 00:04:00	PECO, 2301 Market Street, Philadelphia, PA 19103-1380
14496813	+ Email/Text: bncnotifications@pheaa.org	Apr 25 2025 00:04:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14490596	+ Email/Text: bncnotifications@pheaa.org	Apr 25 2025 00:04:00	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
14490599	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 25 2025 00:12:20	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
14490598	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 25 2025 00:11:59	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14501123	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 25 2025 00:12:02	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14498242	Email/Text: bnc-quantum@quantum3group.com	Apr 25 2025 00:04:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
14490602	+ Email/Text: bankruptcy@sw-credit.com	Apr 25 2025 00:04:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14490603		Water Revenue Bureau, c/o City of Philadelphia Law Department, Bankruptcy Group, MSB, 1401 JFK Blvd, 5th Floor, 96461-8000
14490587	*+	Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
14490591	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14490592	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14490597	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
14490600	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14490595	##+	Perfection Collection, 313 E. 1200 S, Orem, UT 84058-6910

TOTAL: 1 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 26, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2025 at the address(es) listed below:

Name	Email Address
BRANDON DONALD PACK	on behalf of Creditor Lakeview Loan Servicing LLC bpack@rasnj.com
DAVID M. OFFEN	on behalf of Debtor Sheena Richardson dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHELLE L. MCGOWAN	on behalf of Creditor Lakeview Loan Servicing LLC mimcgowan@raslg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: ) Case No. 20-11888-amc  
Sheena Richardson )  
fka Sheena Johnson )  
Debtor(s). ) Chapter: 13  
 )  
 )

## NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: April 24, 2025

For The Court

Timothy B. McGrath  
Clerk of Court